

Amendments to the Claims

Listing of Claims

Please amend the claims as indicated below. This listing of claims replaces all prior versions or listing of claims in the application.

1. (Currently Amended) A method for targeting at least one incentive from at least one participant to at least one financial institution customer, the method being implemented on an incentive distribution system, the method comprising:
receiving incentive information from ~~[[a]]~~the at least one participant, the incentive information specifying at least one incentive matching a financial range limit associated with at least one of a plurality of decile levels;
receiving ~~financial institution~~ account transaction activity ~~data~~ of a plurality of financial institution customers, customer~~the~~ account transaction activity comprising account transaction data representing daily, monthly, and yearly account transaction activity associated with accounts of the plurality of financial institution customers at a financial institution;
analyzing the ~~financial institution~~ account transaction activity ~~data~~ representing daily, monthly, and yearly account transaction activity associated with accounts of the plurality of financial institution customers ~~customer~~at the financial institution, wherein analyzing the account transaction data comprises:
determining a plurality of variations in the account transaction data;
associating each of the plurality of variations with one of the plurality of financial institution customers;

deriving an upper financial range from the plurality of variations in the account transaction data;

deriving a lower financial range from the plurality of variations in the account transaction data;

establishing a decile ranking dataset partitioned into the plurality of decile levels based on the upper financial range and the lower financial range, each of the plurality of decile levels being associated with the financial range limit determined from at least one of the upper financial range and the lower financial range;

categorizing each of the plurality of variations in the account transaction data into at least one of the plurality of decile levels; and

generating a financial range ranking for each of the plurality of financial institution customers associated with each of the plurality of decile levels based on the plurality of variations;

matching the at least one incentive to at least one of the plurality of financial institution customers based on the financial range ranking for each of the plurality of financial institution customers associated with the at least one of the plurality of decile levels matched to the at least one incentive; and

distributing the at least one incentive to the at least one of the plurality of financial institution customers matched to the at least one incentive.

~~calculating a transaction level associated with the customer based on the analysis;~~
~~categorizing the incentive into an incentive decile level; and~~
~~selecting the desired incentive from the plurality of incentives for the customer based on the customer's transaction level and the incentive decile level.~~

2-56. (Cancelled)

57. (New) The method of claim 1, wherein the account transaction data comprises data representing a plurality of transactions in at least one demand deposit account associated with at one of the plurality of financial institution customers, the at least one demand deposit account being managed by the financial institution.

58. (New) The method of claim 1, wherein the account transaction data comprises data representing a plurality of transactions in at least one interest bearing account associated with at least one of the plurality of financial institution customers, the at least one interest bearing account being managed by the financial institution.

59. (New) The method of claim 1, wherein the account transaction data comprises data representing a plurality of transactions in at least one loan account

associated with at least one of the plurality of financial institution customers, the at least one loan account being managed by the financial institution.

60. (New) The method of claim 1, wherein the account transaction data comprises data representing a plurality of secondary transaction types in at least one account associated with at least one of the plurality of financial institution customers, the account being managed by a financial institution.

61. (New) The method of claim 1, wherein each of the plurality of decile levels is associated with demographic information,
wherein matching the at least one incentive to at least one of the plurality of financial institution customers is based on matching at least one demographic parameter to the demographic information.

62. (New) The method of claim 61, wherein the at least one demographic parameter comprises at least one of:

- financial institution customer income;
- financial institution customer age;
- financial institution customer gender;
- financial institution customer occupation;
- financial institution customer education level;

financial institution customer residence location; or
financial institution customer family size.

63. (New) The method of claim 1, wherein receiving incentive information from the at least one participant comprises receiving incentive information from a plurality of participants, the incentive information specifying a plurality of incentives matching the financial range limit associated with at least one of the plurality of decile levels, the method further comprising:

selecting at least one of the plurality of incentives for each of the plurality of decile levels.

64. (New) The method of claim 63, further comprising:
establishing a plurality of incentive redemption fee accounts, each of plurality of incentive redemption fee accounts being associated with one of the plurality of participants.

65. (New) The method of claim 1, wherein the incentive information from the at least one participant comprises an identification code for each incentive specified by the incentive information.

66 (New) The method of claim 1, further comprising:

receiving a redemption log from the at least one participant, the redemption log comprising redemption history data representing if the at least one financial institution customer redeemed the incentive,

wherein the redemption log is received at least one of daily, weekly, or monthly.

67. (New) The method of claim 66, further comprising:
associating the redemption history data with at least one of the plurality of decile levels.

68. (New) The method of claim 67, further comprising:
adjusting the at least one incentive matched to at least one of the plurality of decile levels based on the redemption history data.

69. (New) The method of claim 1, wherein distributing the at least one incentive to the at least one of the plurality of financial institution customers matched to the at least one incentive comprises distributing the at least one incentive through at least one of:

an automated teller network;
a teller system;
a monthly account statement;

direct mail system;

customer service system;

telephone system; or

internet banking system.

70. (New) A system for targeting at least one incentive from at least one participant to at least one financial institution customer, the system comprising:

a customer application database configured to store account transaction activity of each of a plurality of financial institution customers, the account transaction activity comprising account transaction data representing daily, monthly, and yearly account transaction activity associated with accounts of the plurality of financial institution customers at a financial institution;

a transaction decile ranking database configured to analyze the account transaction data representing daily, monthly, and yearly account transaction activity associated with accounts of the plurality of financial institution customers at the financial institution, wherein the transaction decile ranking database is configured to analyze the account transaction data by:

determining a plurality of variations in the account transaction data;

associating each of the plurality of variations with one of the plurality of financial institution customers;

deriving an upper financial range from the plurality of variations in the account transaction data;

deriving a lower financial range from the plurality of variations in the account transaction data;

establishing a decile ranking dataset partitioned into a plurality of decile levels based on the upper financial range and the lower financial range, each of the plurality of decile levels being associated with a financial range limit determined from at least one of the upper financial range and the lower financial range;

categorizing each of the plurality of variations in the account transaction data into at least one of the plurality of decile levels; and

generating a financial range ranking for each of the plurality of financial institution customers associated with each of the plurality of decile levels based on the plurality of variations;

a discount/incentive database configured to store incentive information from the at least one participant, the incentive information specifying at least one incentive matching the financial range limit associated with at least one of the plurality of decile levels; and

a decile discount distribution model configured to match the at least one incentive to at least one of the plurality of financial institution customers based on the financial range ranking for each of the plurality of financial institution customers associated with the at least one of the plurality of decile levels matched to the at least

one incentive, wherein the decile discount distribution model is configured to distribute the at least one incentive to the at least one of the plurality of financial institution customers matched to the at least one incentive.

71. (New) The system of claim 70, wherein the decile discount distribution model is a computer server.

72. (New) The system of claim 70, wherein each of the discount/incentive database, the transaction decile ranking database, the customer application database, are the decile discount distribution model are components of a computer system managed by the financial institution.

73. (New) The system of claim 70, wherein the decile discount distribution model is configured to distribute the at least one incentive to the at least one of the plurality of financial institution customers matched to the at least one incentive through at least one of:

- an automated teller network;
- a teller system;
- a monthly account statement;
- direct mail system;
- customer service system;

telephone system; or

internet banking system.

74. (New) A method for targeting at least one incentive from at least one participant to at least one financial institution customer, the method comprising:

receiving, at a decile discount distribution module, account transaction activity of each of a plurality of financial institution customers, the account transaction activity comprising account transaction data representing daily, monthly, and yearly account transaction activity associated with accounts of the plurality of financial institution customers at a financial institution;

analyzing, by the decile discount distribution module, the account transaction data representing daily, monthly, and yearly account transaction activity associated with accounts of the plurality of financial institution customers at the financial institution, wherein analyzing the account transaction data by the decile discount distribution module comprises:

determining a plurality of variations in the account transaction data;

associating each of the plurality of variations with one of the plurality of financial institution customers;

deriving an upper financial range from the plurality of variations in the account transaction data;

deriving a lower financial range from the plurality of variations in the account transaction data;

establishing a decile ranking dataset partitioned into a plurality of decile levels based on the upper financial range and the lower financial range, each of the plurality of decile levels being associated with a financial range limit determined from at least one of the upper financial range and the lower financial range;

categorizing each of the plurality of variations in the account transaction data into at least one of the plurality of decile levels; and

generating a financial range ranking for each of the plurality of financial institution customers associated with each of the plurality of decile levels based on the plurality of variations;

receiving, by the decile discount distribution module, incentive information from the at least one participant, the incentive information specifying at least one incentive matching the financial range limit associated with at least one of the plurality of decile levels;

matching, by the decile discount distribution module, the at least one incentive to at least one of the plurality of financial institution customers based on the financial range ranking for each of the plurality of financial institution customers associated with the at least one of the plurality of decile levels matched to the at least one incentive; and

distributing, by the decile discount distribution module, the at least one incentive to the at least one of the plurality of financial institution customers matched to the at least one incentive.